



ALMBC

**AUSTRALIAN
LIVE
MUSIC
BUSINESS
COUNCIL**

Submission to Parliamentary Inquiry
into Small Business Insurance
2026

Image: Late November Playing at the (recently closed) Solbar, Sunshine Coast



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About The ALMBC

The Australian Live Music Business Council (ALMBC)¹ proudly represents a wide spectrum of business owners and industry professionals who are essential to getting live music on stage, on tour and seen by domestic and international audiences.

Our membership includes artist managers, booking agents, promoters, venue owners, and the extensive technical teams responsible for lighting, sound, and rigging, among others. We champion the interconnected nature of our industry and advocate for strategies that support all facets of the live music ecosystem.

Executive Summary

The ALMBC's response to the Federal Parliamentary Inquiry proposes four key roles for the Federal Government to play:

1. Understanding the uniquely and solely Australian insurance issue small businesses are facing and learning from global best practice to implement major changes to mitigate the major issues faced by the music industry.
2. Increasing the number of insurers and underwriters active in the Australian market
3. Tort reform to enable fairer opportunities for small business with reduced claim notification times, limited destructive legal practices, capping unfair fees
4. Partnering with the ALMBC for education and training opportunities for live music businesses and punters.

Joint Submission

This is a joint submission, led by the ALMBC and supported by a number of leading music industry organisations including:

- Australian Independent Record Labels Association (AIR)
- Support Act
- Green Music Australia
- Association of Artists Managers Australia
- APRA AMCOS
- Live Performance Australia
- Crew Care
- Unified
- Untitled
- Australian Festivals Association
- AMPAL

¹ <https://almbc.org.au/>



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AIR

Australian Independent Record Labels Association (AIR)² is a non-profit, non-government trade association dedicated to supporting the growth and development of Australia's independent recorded sector. Established in 1996, AIR represents Australian-owned record labels and independent artists based in Australia. AIR is a trade body that negotiates with industry and government to facilitate deals for the benefit of the industry, helping companies of all shapes and sizes with the tools and information they need to do business.

AIR supports this submission and agrees to make ourselves available for in-person submissions to the Inquiry Committee if appropriate.

Live Performance Australia

Live Performance Australia (LPA)³ represents over 400 organisations including promoters, producers, performing arts companies, theatres, venues, performing arts centres, arts and music festivals, stadiums, arenas and more, reaching tens of millions of Australians every year.

LPA supports this submission and agrees to make ourselves available for in-person submissions to the Inquiry Committee if appropriate.

Australian Festivals Association

Australian Festivals Association (AFA)⁴ is the peak national industry association representing festival organisers, suppliers and stakeholders across Australia's music festival sector. We are the voice of Australia's festival industry, advocating, educating, and empowering to ensure a vibrant future for festivals nationwide.

AFA supports this submission and agrees to make ourselves available for in-person submissions to the Inquiry Committee if appropriate.

Support Act

Support Act⁵ is Australia's peak charity supporting people who work in music and the broader creative industries.

² <https://air.org.au>

³ <https://liveperformance.com.au/>

⁴ <https://www.afa.net.au/>

⁵ <https://supportact.org.au/>



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While the regulation and affordability of small business insurance sits outside our direct remit, we see first-hand the impact that escalating insurance premiums are having on festivals, venues and independent operators across the country.

For many in the live music ecosystem, rising insurance costs compound already narrow margins and heighten financial, operational and reputational risk. This sustained pressure contributes significantly to stress, anxiety and burnout among business owners and event producers.

We also observe the downstream impact on music workers — including artists, crew and technicians — whose employment, income stability and career progression depend on the viability of these small businesses. When events are cancelled or venues close due to insurance pressures, the mental health and financial wellbeing of workers is directly affected.

We therefore support efforts to examine and address the affordability and accessibility of insurance for small businesses operating in the live music and creative sectors, recognising the broader wellbeing implications for the people who power these industries.

Green Music Australia

Green Music Australia (GMA)⁶ is a registered charity harnessing the cultural power of the music community to create a greener, safer future. We work across the live music ecosystem to support environmental best practice and long-term sector resilience.

GMA supports the overall intent of this submission and its focus on improving the sustainability and viability of Australia's live music sector. We recognise the serious challenges posed by rising insurance costs and welcome policy solutions that strengthen the sector's long-term resilience.

While some recommendations fall outside GMA's core areas of expertise or would benefit from further consultation, we are broadly supportive of efforts to improve insurance affordability, transparency, and risk reduction across the industry.

GMA would be pleased to make ourselves available for in-person submissions to the Inquiry Committee if appropriate.

Association of Artist Managers Australia

The Association of Artist Managers (AAM)⁷ is the peak body for Artist Managers in Australia, with a 400+ strong membership of managers representing over 1250 Australian artists globally,

⁶ <https://www.greenmusic.org.au/>

⁷ <https://www.aam.org.au/>



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representing some of the biggest names in Australian music. AAM is a not-for-profit organisation with a highly experienced 11-member board.

AAM supports this submission and agrees to make ourselves available for in-person submissions to the Inquiry Committee if appropriate.

APRA AMCOS

Over 128,000 songwriters, composers, and music publishers appoint APRA AMCOS⁸ to look after certain rights on their behalf. APRA AMCOS licenses organisations to play, perform, copy, record or make available our members' music, and then distribute the royalties to our members, and to international affiliate societies who then pay their members.

APRA AMCOS supports this submission and agrees to make ourselves available for in-person submissions to the Inquiry Committee if appropriate.

Crewcare

CrewCare⁹ is a volunteer not-for-profit organisation, dedicated to improving the welfare of all production workers in the live performance and events industry sector.

Crewcare supports this submission and agrees to make ourselves available for in-person submissions to the Inquiry Committee if appropriate.

AMPAL

The Australasian Music Publishers' Association Limited (AMPAL)¹⁰ is the industry association for Australian and New Zealand music publishers, and works on behalf of its members and their songwriter and composer partners to promote the importance and value of music and music publishing in Australia and New Zealand - both culturally and economically.

AMPAL's music publisher members invest in songwriters across all genres of music. They nurture talent, promote the works of their songwriters and find avenues for their work to be heard. Music publishers are a vital part of an industry that contributes to the cultural and economic future of Australia and New Zealand.

AMPAL supports this submission and has submitted their own submission, which the ALMBC has also endorsed in full.

⁸ <https://www.apraamcos.com.au/>

⁹ <https://www.crewcare.org.au/>

¹⁰ <https://www.ampal.com.au/>



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Unified

UNIFIED Music Group¹¹ is a globally renowned multi-service music company with teams in Melbourne, Sydney, Los Angeles, New York, Nashville and Toronto, offering services covering artist management, recorded music, publishing, and live events to a diverse roster of local and international artists.

UNIFIED supports this submission and agrees to make ourselves available for in-person submissions to the Inquiry Committee if appropriate.

Untitled Group

Untitled Group¹² is Australia's largest independently-owned music and events company, known as the driving force behind some of the country's most beloved festivals. We also deliver a distinguished portfolio of tours featuring both renowned and emerging artists from around the globe.

Untitled Group supports this submission and agrees to make ourselves available for in-person submissions to the Inquiry Committee if appropriate.



Angie Coleman. WAMcon 2025

¹¹ <https://unifiedmusicgroup.com/>

¹² <https://untitledgroup.com.au/>



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Introduction

This submission responds to the Federal Parliamentary Inquiry¹³ into the provision, regulation, and pricing of modern insurance products for small businesses and not-for-profit and community organisations operating in Australia, including:

- access to insurance coverage which meets contemporary business needs, including public liability, professional indemnity, cyber threats, and business interruption;
- the affordability and availability of these insurance products across different regions and sectors, including regional and remote Australia and high-risk industries;
- the adequacy of the current regulatory framework in addressing modern insurance challenges; and any related matters.

The ALMBC understands that the role of the committee is to conduct oversight of ASIC¹⁴ in its role as Australia's corporate, markets, financial services and consumer credit regulator, and to report to the Parliament on its findings and recommendations regarding relevant legislation, regulation and government policy. We also understand that while the committee is not able to intervene in or resolve individual disputes, the committee may draw on individual experiences to inform its broader investigations in connection with this inquiry.

In advocating for a revised approach to appropriate, cost-effective access to insurance products for live music small businesses, the ALMBC emphasises the interconnected and symbiotic nature of the live music industry, with a broad industry network made up largely of small businesses, that contributes to the vibrancy and sustainability of regional towns across the continent.

Our submission proposes a comprehensive response that supports robust commercial outcomes throughout the music ecosystem, benefiting both established and emerging businesses (including artists) and the regional and metro venues that are vital incubators of both artists and audiences.

An effective Government response will sustain and expand the commercial potential of the live music industry both domestically and in international markets.

¹³

https://www.aph.gov.au/Parliamentary_Business/Committees/Joint/Corporations_and_Financial_Services/SmallBusinessInsurance

¹⁴ <https://www.asic.gov.au/>



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Background

Since 2019, the average cost of public liability insurance for Australian live music businesses has increased by 55-60%¹⁵, with some outlying businesses seeing much higher increases.

The impact has been felt most acutely by Australian venues and festivals, with other associated small businesses such as security companies, production companies and many more impacted deeply.

According to the Insurance Council of Australia (ICA)¹⁶, the Australian Prudential Regulation Authority (APRA)¹⁷ and insurance actuaries have identified rising claims costs as the primary driver, leading to unsustainable high loss ratios and unprofitability in the public liability insurance market. This has resulted in increased premiums, higher claims and excesses paid and reduced overall capacity and appetite from underwriters.¹⁸

This increase in costs has left the live music industry in the middle of a perfect storm:

- Increase in insurance premiums
- Increasing alcohol costs – 4%-10%
- Increasing power costs – 40%-50% over 2 years
- Production costs have increased by 20%
- Reduction in turnover (20%) due to change in social and spending habits due to cost-of-living pressures
- Changes in youth culture - Younger people are drinking less, which is a great thing, however live music businesses often survive due to income derived from alcohol sales
- Increasing administrative burden such as superannuation
- Reinvigoration of ATO recovery activity leading to climb in insolvencies.

While these changes coincided with COVID, it is also a fact that federal insurance laws have not been reviewed in 25 years¹⁹, with these acute impacts the result of a long-burn involving complex factors.

Live music in Australia, like tourism and other sectors, is seen as particularly risky to insurers and underwriters, with activities that involve gathering of large crowds, the service of alcohol, late operating hours, the use of staging and rigging, outdoor weather-dependent activities and a

¹⁵ https://insurancecouncil.com.au/wp-content/uploads/2025/03/INCA015-Fact-Pack-2025_v2.8-1.pdf

¹⁶ <https://insurancecouncil.com.au/>

¹⁷ <https://www.apra.gov.au/>

¹⁸ <https://insurancecouncil.com.au/wp-content/uploads/2025/10/Civil-Liability-Report-October-2024.pdf>

¹⁹

<https://www.sparke.com.au/insights/reinsurance-and-regulation-focus-fortnight-commencing-27-october-2025/>



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transient and mobile workforce. For venues the issues may also include aging buildings often not built for purpose and poorly renovated, aging staircases, dance floors and more. However, similar kinds of issues are relevant to many other types of business sectors such as tourism.

While it seems clear that the lower pre-COVID insurance premiums may not have reflected the true level of risk for insurers pre-COVID, the ALMBC asserts that the huge rise post COVID is excessive, compared to the actual cost and risk to insurers. Regardless, the impact has been devastating to the small businesses underpinning the live music industry in Australia.

APRA AMCOS²⁰ found that following COVID, up to thirteen hundred venues had closed by the end of 2023.²¹ Although many factors were involved, the major increases in insurances have anecdotally played the most significant role. Whilst the dramatic closures have slowed, it is abundantly clear that live music businesses are some of the most fragile businesses in Australia.

Public liability insurance is a crucial safety net for live music businesses, who offer services to large numbers of people and rely on this insurance to operate securely. However, says the ICA, *“claims have become more complex, costly, and drawn out by settings under state laws that have added immense pressure to the affordability of civil liability insurance... This is compounded by Australia’s increasingly litigious environment that is increasing the cost of claims, including rapidly growing legal fees.”*²²

The 2024/5 Parliamentary Inquiry Into Live Music²³, included significant discussion on the impact of insurance premium rises on Australian small businesses, with most respondents mentioning insurance as a key issue. Final recommendations included:

- the Australian Government to partner with relevant stakeholders to undertake research into the viability of a self-insurance or mutual insurance model for the music industry and investigate other reforms and initiatives for insuring live music activities that could result in lower premiums for presenters.
- the Australian Government to provide information on best practice management of live music venues and events with a view to reducing both risk to insurers and premiums for presenters.

²⁰ <https://www.apraamcos.com.au/>

²¹ <https://www.apraamcos.com.au/about/governance-policy/annual-reports/year-in-review-23>

²²

<https://insurancecouncil.com.au/resource/reform-of-state-laws-needed-to-reduce-business-insurance-costs/>

²³ <https://www.aph.gov.au/LiveMusicIndustry>



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- Music Australia to partner with the Australian Live Music Business Council and the Insurance Council of Australia to develop a self-assessment app to provide a more accurate prediction of risk and a more customised insurance premium to reflect the main drivers of risk (outdoor events, multi-day events, late events, etc).

Considering the above, it is important to note that the ALMBC:

- has investigated the potential for a mutual insurance model in 2021/22 and found that this model would not be sustainable (see more below).
- provides intensive support and resources to venues and festivals in order to reduce risk and ensure businesses have the best opportunity to reduce premiums. This support ranges from resources that enable businesses to highlight and mitigate risks, to one on one mentoring and more.
- has developed self-assessment apps (see below) to support businesses to mitigate potential risks and develop best practice in staff and client safety.



Dullhouse, The Bird, WAMcon 2025



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The Key Issues

Major issues that we believe this inquiry cannot address include:

- Prices have risen substantially for all industries and communities globally since COVID.
- Climate Change is driving increased risk for businesses and communities globally, including a large number of live music businesses.

Issues that are highly relevant to this Inquiry and its response include:

- **Number of insurers and underwriters active in the Australian market** - Australian insurers have exited the public liability insurance market for small venues which reduces capacity (suppliers) in the market to a few offshore underwriters. Fees charged by insurers and brokers are complex and opaque. Supply and demand dictates prices will increase. The Australian market is extremely small compared to overseas markets, reducing any incentive for global insurers and underwriters to engage constructively in the Australian market.
- **Public Liability Insurance (PLI) Value** – PLI may have been under-valued over the last decade and the insurance industry has made a correction, although much larger than anticipated.
- **Insurance Claim Value** – Claims have been higher than premiums collected, and Insurers have dissected public liability claim costs by industry, finding that the high claim costs are due to claims from hospitality venues in which small to medium size venues fit.
- **Lack of Value for No Claims for small venues** - Even when a venue has no claims they are included in a pool of risk and high premiums are applied accordingly, regardless if that particular business has had no claims.
- **Underwriters Outdated Perceptions** – Underwriters have outdated perceptions of venues that:
 - They are not controlling risk
 - Everyone is drinking past midnight
 - They all have dance floors (even carpet would be considered a dance floor)
- **Over-Insurance?** – Some time ago the regular level of liability required jumped from \$10 million to \$20 million for most agreements, whereas most incidents resulting in payouts remain at much smaller amounts. It may be that most insurance agreements are



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covering much higher amounts than required, unnecessarily costing businesses many thousands of dollars.

Current laws also impact greatly on live music businesses. These include:

- **No Win No Fee Services** - Since legal firms have been able to advertise 'no win no fee' services, the cost of insurance claims (litigated and negotiated) has risen noticeably from 2009²⁴. Government inquiry into how legal firms advertise 'no win no fee' services and manage insurance claims will have a calming impact on the sector.
- **Length of time for notification of an incident** - Anecdotally the ALMBC is aware of a number of law firms advising clients to hold off notification for as long as possible following an alleged incident, in the hope that any documentation to support a venue / festival's position may be lost. In these situations we are aware of insurance companies who have opted to simply make a pay out, rather than to defend claims so long after the alleged incident. Reducing the length of time between an alleged incident and formal notification will enable live music businesses the ability to better support patrons and defend against unwarranted claims.
- **Legal Fees** – Underwriters and insurance brokers advise legal fees paid in unsuccessful cases that appear to greatly outweigh the work undertaken. Capping hourly legal fees will have a calming impact on the sector.
- **Opaque Nature of Claims Data** – It has been impossible for the ALMBC to gather data in claims. Whilst we support privacy, if underwriters allowed access to de-identified data, the industry would be able to more clearly understand where the major risks are, and how to best mitigate these.
- **Classification of Live Music Venues** – globally, small live music venues are classified in the same risk profile as clubs and major venues, resulting in some of the largest increases in premiums to small live venues. Ensuring greater clarity around classification would ensure that small live music venues, or venues that only stage live music a small number of times each week, are treated differently than large pubs and clubs open till early morning hours. This diversity in classification could extend to the type of music offered, levels of danger of activities (such as crowd surfing, etc) and more.

²⁴ figure 2.31 on page 44 of

<https://www.apra.gov.au/sites/default/files/2023-05/NCPD%20Analysis%20-%20Review%20of%20claims%20trends%20and%20affordability%20of%20public%20liability%20and%20professional%20indemnity%20insurance%20in%20Australia%20-%20May%202023.pdf>



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- **Uncertainty Regarding Potential Financial Risk** – because Australia has no classification of value of injury standard, every case may lead to vastly different outcomes with liability for businesses being virtually unlimited (e.g. a brain surgeon slips in a live music venue, resulting in inability to work, with that live music business facing exceptionally high costs). Whilst allowing magistrates the freedom to award appropriate findings is vital, there are excellent examples (such as New Zealand's Accident Compensation Corporation) of providing certainty and clarity around the appropriate value of a claim in similar cases.



Mama Kin Spender, Majestic Theatre Cooroy



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Other Issues

A number of other issues are impacting, including:

- **Extremely large Excesses** – some insurers seek excesses of up to \$100,000 which make it virtually impossible for a live music business to consider making a claim, even when a claim is warranted. A fair cap on excesses would make insurance more viable in general.
- **Risky Client Behaviour & Unlimited Liability**– The ALMBC is aware of situations where poor decision-making by patrons has resulted in injury, with the business still found to be at fault, regardless of the number of warnings given, and the nature of the accident. Limited liability and ability for live music venues to include disclaimers for duty of care would enable a fairer market for businesses.
- **Cost of Business** – alongside insurance, the federal government also plays a role in the overall business cost for live music businesses through substantial alcohol taxes. Reduction or removal of these taxes would provide significant benefit to live music businesses, which predominately gain income from alcohol sales.
- **Extreme weather events** - Extreme weather (storms, floods, heatwaves) are increasing in number, frequency and severity, which is impacting risk and insurer pricing.
- **Federal Government taxes** - Live music venues and successful emerging artists pay significant amounts of tax and would benefit greatly through tax offsets. These would incentivise existing live music venues to host more live performances and enable non-live music venues to host live music performances. A combined venue offset (of 5% of expenses for current live music venues and \$12,000 in expenses for those not currently hosting) would boost the incomes of musicians and artists by \$205 million per year with an additional 203,200 gigs.²⁵APRA AMCOS says that a live music tax offset would be a strategic investment in an industry contributing \$8.78 billion in revenue to the economy. Support for live music venues, festivals and touring artists through targeted tax measures would revitalise town centres, cities and suburbs while creating thousands of jobs that benefit from a thriving music ecosystem. The 2025 parliamentary Live Music Inquiry report "Am I Ever Gonna See You Live Again?" made its first recommendation for the Australian Government to introduce a tax offset for live music. An Oxford Economics

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<https://www.apraamcos.com.au/about/supporting-the-industry/research-papers/economic-impact-of-tax-of-fsets-on-the-live-music-industry#>



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report commissioned report²⁶ found that at a conservative 5% rebate level, a venue tax offset would boost musician incomes by \$205 million annually, generate 203,200 additional gigs, support 7,400 jobs and deliver \$636 million in Gross Value Added – while returning a positive net tax position for government. At the maximum 20% level, those figures rise to \$294 million in artist income, 322,500 additional gigs, 10,800 jobs and \$920 million in GVA.



Sachem, QPAC

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<https://www.apraamcos.com.au/about-us/news-and-events/live-music-tax-offset-would-be-a-cultural-and-economic-boon>



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Why Is This Mostly an Australian Issue?

As mentioned above, rising insurance premium costs are simply not an issue in most other countries across the globe.

Whilst research to unpack why is limited, the ALMBC understands that Europe, USA and Asia are protected mainly due to the size of their markets, with increased competition due to the large number of insurers and underwriters, providing the main reason that premiums have remained static since COVID.

It is likely that New Zealand would have the same issue of lack of competition in the market, except that in 1974 the country implemented the Accident Compensation Commission²⁷, which, following some changes and reforms over the years, covers all injuries that would require private insurance cover from live music businesses.

In New Zealand, injury payouts are primarily handled by the Accident Compensation Corporation (ACC), a no-fault scheme covering all residents and visitors for accidental injuries, providing treatment, rehabilitation, and weekly income compensation (up to 80% of earnings).

Payouts depend on injury severity (ACC) or policy terms (private), with ACC covering essential care but leaving gaps for non-work-related income loss or specific illnesses, which private insurance fills.

This model has meant that insurance is simply not an issue for live music in New Zealand.

Australia has not adopted New Zealand's no-fault twenty-four hour Accident Compensation Corporation (ACC) model that covers all workers, drivers, passengers, visitors, etc.

Instead Australia has more than eleven different workers' compensation schemes and various state-based Compulsory Third Party (CTP) car insurance schemes.²⁸ In Australia, your entitlements are heavily dependent on where you live and how you were injured, whereas NZ provides clear and consistent coverage for all.

In 2011, the Productivity Commission proposed a National Injury Insurance Scheme to complement the National Disability Insurance Scheme (NDIS).²⁹ This provides no-fault, long-term care for catastrophic injuries (spinal cord, severe brain injuries) in motor vehicle,

²⁷ <https://www.acc.co.nz/about-us/who-we-are/our-history#2001--the-accident-compensation-act-2001>

²⁸ https://www.safeworkaustralia.gov.au/sites/default/files/2023-04/summary_of_workers_compensation_arrangements_in_australia_and_new_zealand_2022_report.pdf

²⁹ <https://treasury.gov.au/programs-initiatives-consumers-community/niis>



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workplace, and general accidents, but does not cover minor injuries, such as a broken leg at home or a slip and fall in a live music venue or an injury at a festival.

So unfortunately, insurance for live music businesses is largely an Australian issue and sits squarely in the remit of the Federal Government to play a major role in solving, to ensure the longevity of Australian live music.

The ALMBC Response

Since inception in 2021, in partnership with the Insurance Council of Australia and in close liaison with our many members and industry partners, the ALMBC has developed a detailed understanding of the issues, working on industry-wide approaches, understanding the following additional points:

- Insurance prices have risen in every industry – we have liaised with many different industries (Amusements; Tourism Operators; Caravan and Camping Industry; Leisure and Recreation; etc) who are all facing increased costs that are affecting their market and capacity to trade.
- The view from the insurance market is that the cost of public liability insurance in venues that provide live music has been undervalued for some years and part of the issue is a long-required correction in rates.
- Australian insurers have deemed the industry to be higher risk and have left the market - insurance companies are a business to make a profit and cannot be compelled to provide cover that does not match their risk profile.
- The complex nature of live music does involve risk and music businesses need to be able to show best practice risk mitigation processes.

Our advocacy with Federal Small Business Minister and Treasurers office saw a delegation head to the UK and Germany in 2023³⁰ and again in September 2025 to improve capacity in the Australian market, with some limited success.

In the last few years, the ALMBC have been able to find cover for our members via our broking partners Ausure and Neptune (formerly Nexus Advisernet). These quality businesses have been able to save a number of venues and festivals many thousands of dollars on quoted premiums. They are trusted and long-standing partners of the ALMBC. However, premiums remain perilously high for many small businesses.

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<https://www.insurancenews.com.au/regulatory-government/insurer-ceos-assistant-treasurer-visiting-london-munich#>



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The ALMBC has also provided intensive support and business tools to our members to enable best practice in risk management. Tools such as RiskSurvey+ and FMTrack allow live music businesses to better present their business to insurance underwriters for them to evaluate risk and quote.



Velvet Bloom, Valley Mall, BIGSOUND



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Responses Across the Australian Music Industry

Individual businesses and collectives have responded in various ways to the major issues they have faced. Some of these are very positive – others are concerning.

FEAT Mutual Model - In 2024–2025, FEAT. (Future Energy Artists), in collaboration with Bloom Insurance and supported by Creative Australia, with backing from the Australian Festival Association (AFA) and the Australian Live Music Business Council (ALMBC), investigated the feasibility of a discretionary mutual insurance model to tackle rising public liability insurance costs for Australian music festivals. This initiative aims to create a not-for-profit, member-owned collective that provides long-term premium stability, tailored specifically for the unique risks of the Australian festival sector.

Key insights, as noted by Creative Australia, late 2025, include:

- Data was collected from 74 festivals, with a clear majority of those festivals being not-for-profit.
- Due to a lack of claims data, combined with the small sample size for large commercial festivals, the question of the feasibility of a discretionary mutual insurance scheme could not be conclusively answered.
- The researchers observed a reticence to engage with the study due to concerns around data sensitivity and privacy, particularly when it comes to insurance data. This raises the question of whether the sector is culturally aligned with a collective approach to managing insurance.
- Sector engagement with the study may also have been influenced by the project's reference to an insurance mutual – a proposal that some in the sector may not wish to support or entertain.
- The project did however provide other useful insights on the factors influencing music festival insurance in Australia, covering issues such as: cancellation cover, the scope of premiums held offshore, and the drivers of rising insurance costs for different festival types.³¹

Whilst the mutual model was investigated by ALMBC in 2022 and believed to be not viable, due to the inherent collection of a number of (potentially) high risk entities in the one scheme, the ALMBC was very supportive of the above process and believes very strongly in combined action to address industry issues.

Risk Shifting – The ALMBC has witnessed some major festivals and businesses requiring artists (particularly smaller artists) and businesses (such as small production businesses) to

³¹ <https://creative.gov.au/research/music-festival-insurance-study-summary-creative-australia#>



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provide their own insurance cover for cancellations due to adverse weather and other items, with the major festival being left with little to no risk once the agreement is signed. The ALMBC does not support this kind of risk shifting as it is an example of larger players using their market size to unfairly impinge the viability of smaller and emerging businesses in the market. The ALMBC is also working in partnership with other organisations and businesses to improve event infrastructure in order to further reduce long term risk.

Undertaking Risky Insurance – Anecdotally the ALMBC is aware of venues not providing 100% accurate information on the insurance applications, in order to reduce risk. This can include the number of nights that music is played, closing times, and the nature and style of music played in the venue, etc. The ALMBC has advised these businesses that in the event of an incident, they may find that their insurance companies refuse to cover claims.

DOFIs - Direct Offshore Foreign Insurers (DOFIs) are overseas insurance companies selling policies to Australian businesses without being licensed or prudentially regulated by Australia's APRA. The ALMBC is anecdotally aware of some businesses that lease a building and undertake this kind of arrangement to ensure they meet lease requirements of holding insurance, with the hope that they will never have to call on the insurer. These arrangements are, of course, very cheap, but are also very concerning – both to the long term sustainability of those businesses that undertake these arrangements and to any potential patron that may find their injury is not covered.

Non-Insurance – The ALMBC is also anecdotally aware of some live music venues that simply decide that insurance is too expensive and that if an incident occurs they will simply close up shop and move. Once again, the ALMBC is not supportive of this kind of approach.

Insurance Levy – The Sooki Lounge in Victoria has implemented a \$1 ticket levy on every ticket sold, to cover the cost of insurance for the venue, after insurance premiums rose from \$15,000 to \$65,000. The venue is hoping to raise approximately \$20,000 from the levy.

Shift in Event Types - Some venues are reducing their risk profile by cutting back on "rowdy" live music in favour of quieter, lower-risk entertainment. Some venues have chosen to cut live music all together.

Closure – Some venues have simply chosen to pull up stumps rather than face the long slow process of being unable to cover the bills.



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Australian State Government Responses

The ICA states, *“Depending on the state or territory, government taxes and charges can add 20 to 40 per cent to the cost of a premium. As these taxes are levied in proportion to the cost of the premium, they penalise those who pay higher insurance premiums...The removal of these unfair and inefficient taxes on insurance would improve insurance affordability, strengthen community resilience, reduce reliance on government relief in the aftermath of disaster, and ensure Australians are better protected in the face of increasing risks.”*³²

Victoria

In Victoria, the government-owned Victorian Managed Insurance Authority (VMIA)³³ has provided cover for important entities including government departments and agencies, rail passenger service operators, hospitals and health centres, medical providers, cemeteries, community service organisations, residential builders and school councils.

The VMIA’s catchline is *“Covering the people, places and projects that help Victorians thrive”*, however live music is not considered suitable to be included. The ALMBC believes that for Victorian live music businesses, their inclusion within the VMIA would provide minimal negative impact for the VMIA and would provide ground-breaking benefit for live music in Victoria. This would also support the advocacy that the ALMBC has undertaken with other State Governments and Local Governments across the continent.

Victoria is in the process of reducing stamp duty on business insurance. The rate for 2024-2025 was 9%, 2025-2026 reduced to 8% and decreasing by 1% annually until 0% on July 1, 2033.

New South Wales

Until recently, on top of the 9% stamp duty, small businesses in NSW were also charged an Emergency Services Levy. This levy was recently removed, to fall in line with other states.

Other States

Other states have stamp duties between 9% and 11% with no published plans to reduce or remove these fees.

The ALMBC will continue to advocate for state governments to remove stamp duties and levies on insurance for live music businesses.

³² <https://insurancecouncil.com.au/campaigns/reduce-the-cost-of-insurance/tax-reform/>

³³ <https://www.vmia.vic.gov.au/>



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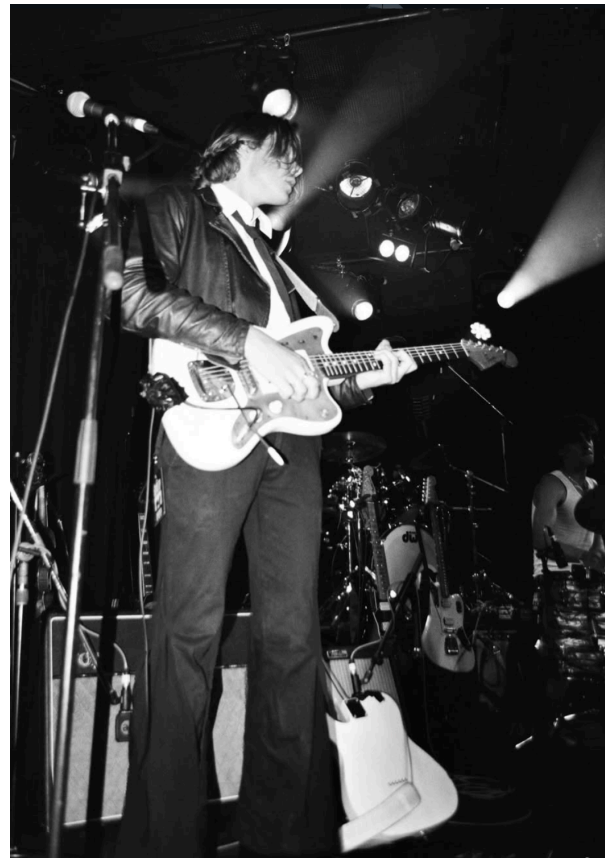
Local Councils

Some local governments provide their own public liability insurance for work undertaken by their staff and associated entities, as well as cover for buildings including performance venues and galleries, etc.

No local government has been able to extend that cover to include local live music venues outside of local council ownership, although a small number have shown high levels of interest in ways to enable this.



Good Things Festival



Loose Content, Waywards Ballroom, King Street Crawl. Photo Jack Moran



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ALMBC Recommendations to the Inquiry

The ALMBC recommends that the Federal Government:

- Investigate the potential of implementing a New Zealand style national insurance model. This would reduce the need for most forms of insurance required by live music businesses.
- Investigate the potential for combined federal, state and local government capped buy-in for each insurance agreement for live music businesses, with state governments providing half the support offered by federal government and local government providing half the support provided by state government (e.g. 10% federal, 5% state and 2.5% local). This would reduce the risk for insurers and underwriters and encourage new players into the market, increasing competition and reducing prices further. The risk to governments could be capped in both financial terms and in the length of time for the arrangement to remain in place.
- Reduce the length of notification period to allow live music businesses to respond to incidents soon after they occur and to ensure all evidence is maintained.
- Allow live music venues to include disclaimers for clients, and allow some risk reduction for businesses such as venues and festivals where clear warnings are provided and risks are clear to punters.
- Cap legal fees and ban claim farming and advertising of 'no win no fee' practices.
- Enforce all insurers and underwriters to provide published de-identified data on all claims to enable better review and research on current insurance processes, claims outcomes and more so that small businesses can mitigate risk more appropriately.
- Provide short term incentives to encourage more insurers and underwriters into the Australian market.
- Provide incentives for events and festivals to invest in weather resilient infrastructure to further minimise risk from adverse weather events.
- Place a cap on excess payments.



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- Partner with the ALMBC to educate and inform underwriters globally of the exact nature and level of risk of live music businesses.
- Provide clear guidelines on appropriate levels of insurance for live music businesses to provide a true reflection of potential liability.
- Partner with the ALMBC to provide a national program to investigate risks for live music businesses, as well as mitigation funding (eg replacing dangerous stairs, installing non-slip surfaces).
- Partner with the ALMBC to provide a national program to educate patrons on risks in live music businesses, (e.g. dangers of slip and fall, informing venue staff of spillage, etc).
- Partner with the ALMBC to implement educational and development campaigns for live music business to reduce reliance on alcohol sales as the prominent income source.



3% Triple J One Night Stand, Bussleton



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Conclusion

Through the implementation of the recommendations above, ALMBC seeks to foster a more sustainable and economically vibrant live music industry.

These initiatives are designed to provide comprehensive support across the ecosystem, ensuring that live music in Australia not only survives but thrives.

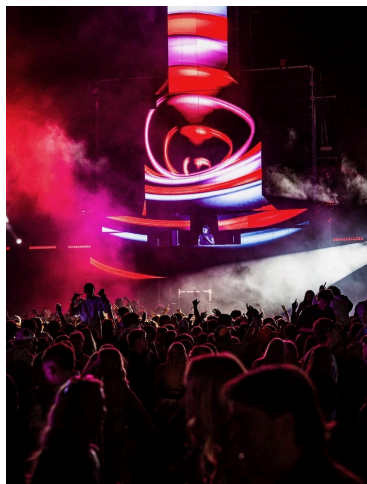
We invite the government to collaborate with us in these strategic investments, which promise to enrich our cultural landscape and bolster economic growth within the sector.

ALMBC Board Members

Name	Board Role	Company	Sector
Howard Adams	Chair & Secretary	Corner Soul	Legal
Angie Dunbavan	Deputy Chair	Red Chair	Promoter
Kylie Thompson	Treasurer	Sorrento Strategic	Accounting
Sharlene Harris	Director	ALH Group	Venues
Brian Chladil	Director	Oztix	Ticketing & Promoters
Stephen Wade	Director	Select Music	Booking Agents
Jarrad Thessman	Director	Midnight Assembly	Events & Production
Andrew Bassingthwaight	Director	Xcelerate	Insurance & Risk
Hayley Ayres	Director	360 Artist Logistics	Promoters & Events
Larissa Jane Ryan	Director	Hutch Collective	Artist Development
Rod Smith	Director	Corner Group	Venues
Ben Tillman	Director	Yours & Owls	Agents & Promoters



Ricky Neil Jnr, Nannup Festival



Jamilla / Leavers Festival



Sammythesinner / House of Sin